

## MISSION VALLEY BANCORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3364600	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$263	\$254	-3.4%		
Loans	\$202	\$192	-5.2%		
Construction & development	\$9	\$4	-56.8%		
Closed-end 1-4 family residential	\$2	\$2	5.7%		
Home equity	\$4	\$5	7.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-24.1%		
Commercial & Industrial	\$84	\$75	-10.8%		
Commercial real estate	\$89	\$97	9.9%		
Unused commitments	\$29	\$25	-14.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$20	5.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-30.4%		
Cash & balances due	\$15	\$14	-4.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$235	\$221	-5.8%		
Deposits	\$205	\$194	-5.4%		
Total other borrowings	\$29	\$26	-10.3%		
FHLB advances	\$29	\$26	-10.3%		
Equity					
Equity capital at quarter end	\$28	\$33	17.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	12.7%	--		
Tier 1 risk based capital ratio	12.4%	16.5%	--		
Total risk based capital ratio	13.7%	17.7%	--		
Return on equity <sup>1</sup>	0.6%	11.2%	--		
Return on assets <sup>1</sup>	0.1%	1.4%	--		
Net interest margin <sup>1</sup>	4.8%	5.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	85.4%	89.1%	--		
Loss provision to net charge-offs (qtr)	139.5%	-26.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	-0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	13.4%	28.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.8%	3.1%	--
Commercial & Industrial	1.2%	0.8%	1.3%	0.3%	--
Commercial real estate	6.0%	4.8%	0.3%	0.0%	--
Total loans	3.8%	3.4%	0.7%	0.1%	--